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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Swalyhia	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Williams	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Swalyhia First Name	Williams  Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you	Business name	Business name
	have used in the last		
	8 years	Business name	Business name
	In alcida trada namas and		
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
	Where you live	1010 N.L. atua Aug # 0	ii bestoi 2 iives at a umerent address.
		1818 N Lotus Ave # 2 Number Street	Number Street
		Chicago Illinois 60639	
		City State Zip Code	City State Zip Code
		Cook	
		Cook County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		Namba	Number Succes
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	

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Debtor 1 Swalyhia		Williams	Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	)		
<ol> <li>The chapter of the Bankruptcy Code you are choosing to file under</li> </ol>		cription of each, see <i>Notice Req</i> Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or more may pay with a credit of the cashier's check, or more may pay and the cashier's check,	w you may pay. Typically, if you oney order If your attorney is card or check with a pre-print in installments. If you choose ur Filing Fee in Installments (Cobe waived (You may request required to, waive your fee, and that applies to your family sin, you must fill out the Application.	ou are paying the submitting your ed address. e this option, sign official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for BA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District	When When When	MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor  District  Debtor  District	<u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to line  Yes. Fill out <i>Ini</i>	e 12.		o you want to stay in your residence?  st You (Form 101A) and file it with

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Williams Debtor 1 Swalyhia Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Swalyhia Williams Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Williams Debtor 1 Swalyhia Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Swalyhia Williams Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 10/13/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Swalyhia		Williams	Case number (iii	fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12,	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	ired by 11 U.S.C. § 34	12(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the in	formation in the sched	dules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Chad Mizelle		Date	10/13/2017
	Signature of Attorney for	or Debtor		MM / DD / YYYY
	g			
	Chad Mizelle			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone		Email address	cmizelle@semradlaw.com
			Illinois	3
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Swalyhia		Williams
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
0			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filii	ng	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	Φ0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,014.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,014.00
art 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$10,328.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<del>' '</del>
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$34,246.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$44,574.00
Your total liabilities	\$44,574.00
Your total liabilities  art 3: Summarize Your Income and Expenses	\$44,574.00
Art 3: Summarize Your Income and Expenses  Schedule I: Your Income (Official Form 106I)	\$44,574.00 \$1,894.40
Your total liabilities	

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Deb	tor 1	Swalyhia		Williams	Case number (if known)	
		First Name	Middle Name	Last Name		
Part	4:	Answer These Questio	ns for Administrativ	e and Statistical Records		
6. <b>A</b>	re yo	ou filing for bankruptcy und	der Chapters 7, 11, or 1	13?		
	<b>-</b>	<b>.</b>	rt on this part of the form	n. Check this box and submit th	is form to the court with your other sch	edules.
Ŀ	<b>✓</b>	es.				
7. <b>W</b>	/hat	kind of debt do you have?				
[				er debts are those incurred by a out lines 8-10 for statistical pur	n individual primarily for a personal, poses. 28 U.S.C. § 159.	
		our debts are not primarily is form to the court with you		have nothing to report on this p	part of the form. Check this box and sub	omit
		the Statement of Your Cu 122A-1 Line 11; <b>OR</b> , Form		Copy your total current monthl n 122C-1 Line 14.	y income from Official	\$2,300.18
9.	Сор	y the following special ca	tegories of claims from	Part 4, line 6 of Schedule E/	F:	
	Froi	m Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a.	Domestic support obligation	s (Copy line 6a.)		\$0.00	
	9b.	Taxes and certain other debt	s you owe the governme	ent. (Copy line 6b.)	\$0.00	
	9c.	Claims for death or personal	injury while you were int	oxicated. (Copy line 6c.)	\$0.00	
	9d.	Student loans. (Copy line 6f.	.)		\$31,708.00	
		Obligations arising out of a srity claims. (Copy line 6g.)	separation agreement or o	divorce that you did not report a	\$0.00	
	9f. [	Debts to pension or profit-sh	aring plans, and other si	milar debts. (Copy line 6h.)	\$0.00	

\$31,708.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your ca	ase:			Ī		
					Williams			
Debtor 1		Swalyhia First Name	Middle N	lame	Williams Last Name			
Debtor 2		-						
(Spouse, if fi	ling)	First Name	Middle N	lame	Last Name			
		ankruptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber							
Officia	al Fo	orm 106A/B				1		Check if this is an
		_						amended filing
		e A/B: Prope				41		12/1
	_				asset only once. If an asset fits in mo ccurate as possible. If two married pe			
-		supplying correct inform and case number (if k		•	is needed, attach a separate sheet t	o this fo	rm. On the top of any a	additional pages,
		•	•	-	r Other Real Estate You Own or	Have a	n Interest In	
			_		y residence, building, land, or similar			
		Go to Part 2			,,	р. оро.	,.	
	Yes.	Where is the property?						
				Wh	at is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.1	<u> </u>				Single-family home			red claims on Schedule D:
	Stree	t address, if available, or o	other description	П	Duplex or multi-unit building			ims Secured by Property.
				Ħ	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Num	ber Street			Land		Describe the nature o	f vour ownership
	rtanı	Doi Gudot			Investment property		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Н	Timeshare Other		the entireties, or a life	e estate), if known.
				Wh	o has an interest in the property? Che	eck	Check if this is co	mmunity property
				one				
				Ш	Debtor 1 only			
					Debtor 2 only			
				Ш	Debtor 1 and Debtor 2 only			
				Ш	At least one of the debtors and another			
					ner information you wish to add about perty identification number:	t this ite	m, such as local	
If you	own (	or have more than one, lis	st here:	-				
				Wh	at is the property? Check all that apply			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or o	other description	Ш	Single-family home			nims Secured by Property.
				Ш	Duplex or multi-unit building		Current value of the	Current value of the
				Ш	Condominium or cooperative  Manufactured or mobile home		entire property?	portion you own?
				H	Land			
	Num	ber Street		H	Investment property		Describe the nature of	
				Ħ	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Ħ	Other			
				Wh	o has an interest in the property? Che	eck	Check if this is co (see instructions)	mmunity property
				one		COR		
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
				Ш	At least one of the debtors and another			
					ner information you wish to add about perty identification number:	t this ite	m, such as local	

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	First Name		Williams	Case number (if known)	
		Middle Name	Last Name		
1.3 Stre	eet address, if available, or o		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put ired claims on Schedule D: iims Secured by Property.  Current value of the portion you own?
Nu	mber Street y State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee state entireties, or a life	simple, tenancy by
		[ [ [	Who has an interest in the property?  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and ano  Other information you wish to add al	Check one. (see instructions)	mmunity property
	I the dollar value of the po ave attached for Part 1. W	ortion you own for a	oroperty identification number: all of your entries from Part 1, includer ere.	ling any entries for pages	
<b>Oo you o</b> v ou own t	that someone else drives. If ans, trucks, tractors, sport u o	equitable interest you lease a vehicle,	also report it on Schedule G: Executory	egistered or not? Include any vehicles Contracts and Unexpired Leases.	
3.1		Saturn Vue 2008	Who has an interest in the proper one.  Debtor 1 only	the amount of any sec	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	94000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the portion you own? \$4225.00
3.2	Make		Check if this is community p instructions)  Who has an interest in the proper		claims or exemptions. Put
3.2	Model: Year:		one.  Debtor 1 only	the amount of any sec	ured claims on Schedule D: aims Secured by Property.
	Approximate mileage:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	

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	Swalyhia First Name	Middle Name	Williams Last Name	Case numbe	er (if known)	
	Make Model: Year:		Who has an interest in the pone.  Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule laims</i> Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only  Debtor 1 and Debtor 2 on	nly	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors  Check if this is commur instructions)			
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the pone.	property? Check	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule lims Secured by Property.</i>
	Other information:		Debtor 2 only  Debtor 1 and Debtor 2 on	ıly	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors  Check if this is commur instructions)			
Exan	nples: Boats, trailers, motors	· ·	er recreational vehicles, other , fishing vessels, snowmobiles, r	•		
Exan	nples: Boats, trailers, motors No Yes	· ·		motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule I</i>
Exan	nples: Boats, trailers, motors No Yes Make	· ·	, fishing vessels, snowmobiles, r	motorcycle accessori property? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i> i
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	· ·	who has an interest in the pone.  Debtor 1 only Debtor 2 only	motorcycle accessori  property? Check  hly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule in ims Secured by Property.  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	· ·	who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communication.	property? Check  hly s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule in ims Secured by Property.  Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	· ·	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)  Who has an interest in the pone.	property? Check  hly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule control value of the portion you own?  claims or exemptions. Pured claims on Schedule

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Williams Debtor 1 Swalyhia Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods and Furniture \$599.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, Apple Watch, laptop, TV, other misc. consumer electronics \$650.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$445.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Costume Jewelry \$95.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1789.00 for Part 3. Write that number here .....

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Debtor 1 Swalyhia Williams Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Metabank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>-</sup>	tor 1 Swalyhia	Middle Nesse	Williams	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotia			
		include personal checks, cashiers ents are those you cannot transfe			
		ents are those you cannot transfe	i to someone by signin	g of delivering them.	
	<b>✓</b> No				
	Yes. Give specific information about				
	them	Issuer name:			
21.	Retirement or pension  Examples: Interests in IF		thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	, <u>.</u> ,,	,, amir oarmige account	e, et eurer periorer et prem ertaining plante	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.				
		Pension plan:			_
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22	Security deposits and	prepayments			
	Your share of all unused	d deposits you have made so that			
	Examples: Agreements vicempanies, or others	with landlords, prepaid rent, publi	c utilities (electric, gas, v	vater), telecommunications	
			Institution name:		
	✓ No		mstitution name.		
	Yes	Electric:			_
		Gas:			
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
	_				
		-			
					<u> </u>

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Debt	or 1 Swalyhia First Name	Williams Case number (if known)  Middle Name Last Name	
24.		Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a qualified state tuiti	on program
24.		530(b)(1), 529A(b), and 529(b)(1).	on program.
	<b>✓</b> No		
	Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
	_	9	
25.		able or future interests in property (other than anything listed in line 1), and rights or power	s
		for your benefit	
	✓ No		
	Yes. Desc	onde	
26.		yrights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements	
	No	, , , ,	
	Yes. Desc	pribe	
27.	Licenses, fra	nchises, and other general intangibles	
		ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licer	ses
	<b>✓</b> No		
	Yes. Desc	cribe	
Mor	ney or proper	rty owed to you?	Current value of the
Mor	ney or proper	rty owed to you?	Current value of the portion you own?
Mor	ney or proper	rty owed to you?	portion you own?  Do not deduct secured
	ney or proper		portion you own?
			portion you own?  Do not deduct secured
	Tax refunds on No Yes. Give s	wed to you specific information Federal:	portion you own?  Do not deduct secured
	Tax refunds on  ✓ No  — Yes. Give s abou	wed to you	<b>portion you own?</b> Do not deduct secured claims or exemptions.
	Tax refunds on  No Yes. Give s about	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds on  No Yes. Give s about	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on  No Yes. Give s about you a and t	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  rty settlement
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	wed to you  specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information at them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  rty settlement  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  rty settlement  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years  It them including whether already filed the returns the tax years  I Local:  I t due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, proper specific information  Alimony:  Maintena Support:	## settlement ## \$0.00  ## settlement ## settlemen
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	### settlement ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00  ### \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s	specific information  It them, including whether already filed the returns the tax years  It tocal:  It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property specific information  Alimony:  Maintena Support:  Divorce settlement	## settlement ## \$0.00  ## settlement ## settlemen
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount	specific information It them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00  sty settlement  \$0.00 \$0.00  solution you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  solution you own?  \$0.00 \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information  It them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00  sty settlement  \$0.00 \$0.00  solution you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  solution you own?  \$0.00 \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00  sty settlement  \$0.00 \$0.00  solution you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  solution you own?  \$0.00 \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years	\$0.00 \$0.00 \$0.00  sty settlement  \$0.00 \$0.00  solution you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  solution you own?  \$0.00 \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00  \$0.00

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Deb	tor 1 Swalyhia	Williams	Case number (if known)	
	First Name Mid	Idle Name Last Name		
31.	Interests in insurance policies  Examples: Health, disability, or life insura	ance; health savings account (HSA); credit, ho	meowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value
32.	Any interest in property that is due you follow the beneficiary of a living trust, property because someone has died.  No Yes. Describe	ou from someone who has died , expect proceeds from a life insurance policy	or are currently entitled to receive	
33.		r or not you have filed a lawsuit or made a utes, insurance claims, or rights to sue	demand for payment	
34.	Other contingent and unliquidated claims  No Yes. Describe	laims of every nature, including counterc	aims of the debtor and rights	
35.	Any financial assets you did not already No Yes. Describe	ady list		
36.		ries from Part 4, including any entries for	. • .	
Part		ted Property You Own or Have an In		art 1.
37.	Do you own or have any legal or equi	table interest in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions	you already earned		
	✓ No Yes. Describe			
39.	Office equipment, furnishings, and su Examples: Business-related computers,	upplies software, modems, printers, copiers, fax mad	rhines, rugs, telephones, desks, chairs, e	electronic devices
	✓ No  Yes. Describe			

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Debt	tor 1 Swalyhia	Williams	Case number (if known)	
ı	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of your t	trade	
	<b>✓</b> No			
	Yes. Describe			
	<u> </u>			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
	_			
40				
42.	Interests in partnerships or joint ventures			
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Name of entry.	70 of ownership.	
	information about them			
	urem			
10.	Customer lists, mailing lists, or other compile			<del>-</del>
43.	Customer lists, mailing lists, or other compile	ations		
	✓ No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.S.	C. § 101(41A))?	
	☐ No			
	Yes. Describe			
	Tes. Describe			
44.	Any business-related property you did not a	Iready list		
	<b>☑</b> No			
	Yes. Give specific information			
				<del></del>
				<del></del>
	dd the dollar value of all of your entries from art 5. Write that number here			
<b>▶</b>	art 5. Write that number here			
Part	6: Describe Any Farm- and Commerc		ou Own or Have an Interest In.	
	If you own or have an interest in farmland, list i	t in Part 1.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial f	ishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?  Do not deduct secured claims
	Ties. de le line 17.			or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	<b>✓</b> No			
	Yes. Describe			

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Deb	tor 1 Swalyhia	Williams	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	<b>✓</b> No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machine	erv. fixtures. and tools of trade		
		,,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	✓ No			
	Yes. Describe			
50.	Farm and fishing supplies, chemicals, and feed			
	<b>✓</b> No			
	Yes. Describe			
<b>51</b>	Any farm- and commercial fishing-related property	v vou did not already list		
51.		y you did not alleady list		
	✓ No			
	Yes. Describe			
52 A	dd the dollar value of all of your entries from Part 6	including any entries for page	os vou have attached	
	art 6. Write that number here		-	
<b>&gt;</b>			L	
Part	7: Describe All Property You Own or Have a	an Interest in That You Did	Not List Above	
53.	Do you have other property of any kind you did not Examples: Season tickets, country club membership	already list?		
	✓ No			
	Yes. Give specific information			
E 4 A	dd the deller value of all of very entries from Deut 7	Weite that number have		
54. A	dd the dollar value of all of your entries from Part 7	. Write that number here		
Part	8: List the Totals of Each Part of this Form			
55	Part 1: Total real estate, line 2		<b>&gt;</b>	
	,			
56.	part 2 total vehicles, line 5	\$4225.00		
57 <b>F</b>	Part 3: Total personal and household items, line 15		<del>_</del>	
		\$1789.00	<u> </u>	
58.F	Part 4: Total financial assets, line 36		<u> </u>	
59.	Part 5: Total business-related property, line 45			
60.	Part 6: Total farm- and fishing-related property, line	52	<del></del>	
61	Part 7: Total other property not listed, line 54	_	<del>_</del>	
62.	Total personal property. Add lines 56 through 61	\$6014.00		+ \$6014.00
			Copy personal property total	
				\$6014.00
63. <b>1</b>	Total of all property on Schedule A/B. Add line 55 + li	ne 62		

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			· ·			
Fill in this infor	mation to identify your o	:ase:				
Debtor 1	Swalyhia		Williams			
	First Name	Middle Name	Last Name	_		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	Sankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)				_		
	Form 106C				Check if this is an amended filing	
Schedule C: The Property You Claim as Exempt 04/16						
information. Uas exempt. If r	Jsing the property yo more space is needed	u listed on <i>Schedule A</i>	/B: Property (Official Form his page as many copies of	oth are equally responsible for 106A/B) as your source, list to fact 2: Additional Page as no	he property that you claim	

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount,

your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Claim	n as Exempt			
1.	Which set of exemptions are you claiming  ✓ You are claiming state and federal not	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption	
	Brief description: Saturn Vue, 2008 Line from Schedule A/B: 03	\$4,225.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)	
	Brief description: Checking account, Metabank Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
3.	✓ No	ry 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?		

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Williams Debtor 1 Swalyhia Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$445.00 description: **✓** \$445.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$650.00 description: **✓** \$650.00 Cell phone, Apple 100% of fair market value, up to any Watch, laptop, TV, other applicable statutory limit misc. consumer electronics Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$599.00 description: **✓** \$599.00 Misc. Household Goods 100% of fair market value, up to any and Furniture applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$95.00 description: **✓** \$95.00 Misc. Costume Jewelry 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

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Fill in	this infor	mation to identify your ca	se:				
D.L.	4	Overal India		AACIP			
Debto	or 1	Swalyhia First Name	Middle Name	Williams Last Name			
Debto	or 2	i list Name	Middle Name	Last Name			
	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois			
Case (If know	number vn)			(State)			
Offi	icial	Form 106D			l		Check if this is an amended filing
Sch	hedu	le D: Credite	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
Be as	complete space is i	e and accurate as possib	le. If two married peopl	e are filing together, both are equantle e and attach it to the	ally responsible for s	upplying correc	
1. [	Do anv c	reditors have claims se	ecured by your proper	tv?			
	-			with your other schedules. You have	e nothing else to rep	ort on this form.	
[		Fill in all of the information		····· <b>, ·</b> ··· · · · · · · · · · · · · · · · ·			
Part	1: List	All Secured Claims					
2.	separate	ly for each claim. If more th	nan one creditor has a par	sured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
2.1	Santand	er Consumer USA	Describe the property	that secures the claim:	\$7,828.00	\$4,225.00	\$3,603.00
	Creditor's		061 Automobile	that secures the claim.			
	Number   Street			, the claim is: Check all that apply.			
			Contingent	,			
			Unliquidated				
			=				
	Who ow	es the debt? Check one.	Disputed				
	✓ Deb	tor 1 only	Nature of lien. Check a	all that apply.			
	Deb	tor 2 only		made (such as mortgage or secured			
	Deb	tor 1 and Debtor 2 only	car loan)	as tay lian mashaniala lian)			
		east one of the debtors		as tax lien, mechanic's lien)			
		another	Judgment lien from				
		community debt	Other (including a r	ight to offset)			
	Date de incurred		Last 4 digits of accou	nt number 1000			
2.2	Revenue			that secures the claim:	\$2,500.00	\$4,225.00	\$0.00
	Creditor's		Saturn Vue   Value: \$4,2				
	Numb	rth LaSalle Street er Street	Contingent	, the claim is: Check all that apply.			
			<b>=</b>				
	Chicago	IL 60602	Unliquidated				
	City	State ZIP Code es the debt? Check one.	Disputed				
		tor 1 only	Nature of lien. Check	,			
		tor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		tor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
		east one of the debtors	Judgment lien from	•			
		another	Other (including a r	ight to offset)			
	_	ck if this claim relates community debt	Last 4 digits of accou	·			
	Date de incurred		Edot + digito oi docou				
		Add the dollar value of y	our entries in Column A	on this page. Write that number	\$10,328.00		

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Debtor 1	Swalyhia		Williams	Case number (if known)
Part 2:	First Name List Others to Be No	Middle Name otified for a Debt T	Last Name That You Already Liste	ed
agency Similar	is trying to collect fro ly, if you have more th	m you for a debt you an one creditor for ar	owe to someone else, li	for a debt that you already listed in Part 1. For example, if a collection st the creditor in Part 1, and then list the collection agency here. listed in Part 1, list the additional creditors here. If you do not have submit this page.
Nam	W. Jackson # 600			On which line in Part 1 did you enter the creditor?  2.2  Last 4 digits of account number
Chic City	ago	Illinois State	60604 Zip Code	

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Fill	in this inforr	nation to identify your c	ase:					
Deb	otor 1	Swalyhia		Williams				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
				(State)				
(If kn	se number lown)	-						
Of	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
						_		
Sc	chedu	ıle E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair	r party to a n 106A/B) a ns that are entries in tl	iny executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property.	ns and Part 2 for creditors wi . Also list executory contract Form 106G). Do not include a f more space is needed, copy top of any additional pages,	s on <i>Sched</i> any creditor the Part yo	<i>ule A/B: Prop</i> rs with partia ou need, fill i	perty (Official ally secured it out, number
Par	t 1: List /	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority un	secured claims against y	ou?				
	✓ No. G	Go to Part 2.						
	Yes.							
2.	listed, iden As much a Continuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amoun ling to the creditor's nam particular claim, list the of		both priority	y and nonprior	rity amounts.
						Total	Duianita	Mannuiauitu

claim

amount

amount

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Debte	or 1	Swalyhia William		Case number (if known)	
		First Name Middle Name Last N	ame		
Part	2:	List All of Your NONPRIORITY Unsecured Claims			
[	00 a	any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to  Yes.		court with your other schedules.	
l I	inse f me	all of your nonpriority unsecured claims in the alphabetical decured claim, list the creditor separately for each claim. For each claim one creditor holds a particular claim, list the other creditors e of Part 2.	aim lis	sted, identify what type of claim it is. Do not list claims already in	cluded in Part 1. t the Continuation
					Total claim
4.1	No	EPT OF EDUCATION/NELN onpriority Creditor's Name 21 S 13TH ST		Last 4 digits of account number 1899 When was the debt incurred? 12/2014	\$6,774.00
	_	umber Street		As of the data you file, the claim in Charle all that apply	
	_		— í	As of the date you file, the claim is: Check all that apply.  Contingent	
	<u>LI</u> Ci	NCOLN Nebraska 68508 ity State Zip Code	— [	Unliquidated	
		ho incurred the debt? Check one.	Ī	Disputed	
	V	Debtor 1 only	7	— Гуре of NONPRIORITY unsecured claim:	
		Debtor 2 only	Ī	✓ Student loans	
		Debtor 1 and Debtor 2 only	į	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	At least one of the debtors and another  Check if this claim relates to a community debt	[	Debts to pension or profit-sharing plans, and other similar	
	L	the claim subject to offset?	-	debts Other. Specify	
	V	<b>-</b>	ı		
	Ė	Yes			
4.2	DE	EPT OF EDUCATION/NELN			\$3,503.00
4.2	_	onpriority Creditor's Name		Last 4 digits of account number1799	φ3,303.00
	_	21 S 13TH ST umber Street	_ '	When was the debt incurred? 12/2014	
	INC	difficial difference of the control	_	As of the date you file, the claim is: Check all that apply.	
		NCOLNI Nahvaska 60500	_ [	Contingent	
	Ci	NCOLN Nebraska 68508 ity State Zip Code	- [	Unliquidated	
	W	ho incurred the debt? Check one.		Disputed	
	⊻	Debtor 1 only	٦	Type of NONPRIORITY unsecured claim:	
	L	Debtor 2 only		✓ Student loans	
		Debtor 1 and Debtor 2 only	Ī	Obligations arising out of a separation agreement or	
		At least one of the debtors and another	ı	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
		Check if this claim relates to a community debt	L	debts	
	ls	the claim subject to offset?		Other. Specify	
	⊻	<u>✓</u> No			
		Yes			
4.3		EPT OF EDUCATION/NELN	_ ı	Last 4 digits of account number 2095	\$2,251.00
		onpriority Creditor's Name 21 S 13TH ST	١	When was the debt incurred? 9/2015	
	Νι	umber Street		As of the date you file, the claim is: Check all that apply.	
	_		_ [	Contingent	
	_	NCOLN Nebraska 68508 ity State Zip Code	— Ī	Unliquidated	
		ho incurred the debt? Check one.	Ī	Disputed	
	V	Debtor 1 only	7	— Гуре of NONPRIORITY unsecured claim:	
		Debtor 2 only	ſ	✓ Student loans	
		Debtor 1 and Debtor 2 only	i	Obligations arising out of a separation agreement or	
	Ē	At least one of the debtors and another		divorce that you did not report as priority claims	
	Ē	Check if this claim relates to a community debt	l	Debts to pension or profit-sharing plans, and other similar debts	
	ls	the claim subject to offset?	ſ	Other. Specify	
	<b>√</b>	<b>/</b> No			
	Г	Yes			

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Debtor 1 Swalyhia Williams Case number (if known) Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street	Last 4 digits of account number 3495 When was the debt incurred? 2/2016  As of the date you file, the claim is: Check all that apply.	\$2,251.00
	LINCOLN Nebraska 68508  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	<ul> <li>Contingent</li> <li>Unliquidated</li> <li>Disputed</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>✓ Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other. Specify</li> </ul>	
4.5	DEPT OF EDUCATION/NELN  Nonpriority Creditor's Name  121 S 13TH ST  Number Street  LINCOLN Nebraska 68508  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Last 4 digits of account number 1995  When was the debt incurred? 9/2015  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  ✓ Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$1,089.00
4.6	IL Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street  Downers Grove Illinois 60515 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No Yes	When was the debt incurred?	\$1.00

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Williams Debtor 1 Swalyhia Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 7013 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **INDIANAPOLIS** 46207 Indiana City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes **MCYDSNB** \$982.00 4.8 4196 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name When was the debt incurred? 8/2016 9111 DUKE BLVD Number As of the date you file, the claim is: Check all that apply. Contingent 45040 MASON Ohio Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts **V** Other. Specify Is the claim subject to offset? **✓** No Yes SALLIE MAE 4.9 \$9,840.00 7924 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2015 PO Box 9500 As of the date you file, the claim is: Check all that apply. Attn: Claims Processing Contingent 18773 Wilkes Barre Pennsylvania Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

Official Form 106E/F

**✓** No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts Other. Specify

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

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Williams Debtor 1 Swalyhia Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 TEK COLLECT \$1,554.00 Last 4 digits of account number 0514 Nonpriority Creditor's Name When was the debt incurred? 9/2016 PO Box 1269 Number Street As of the date you file, the claim is: Check all that apply. Contingent Columbus Ohio 43216 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 09 **✓** No Other. Specify PARKLAND POINT APARTMENTS Yes 4.11 WITTENBERG UNIVERSITY \$6,000.00 Last 4 digits of account number 9500 Nonpriority Creditor's Name 200 W WARD ST When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SPRINGFIELD Ohio 45504 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No

Yes

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ebtor 1	Swalyhia			Williams	Case	number (if known)	
	First Name		Middle Name	Last Name			
art 3:	List Others to	o Be Notified A	About a Debt That	You Already Lis	ted		
coll coll cred	ection agency ection agency ditors here. If yo	is trying to colle here. Similarly, i	ct from you for a de f you have more tha dditional persons to	bt you owe to some in one creditor for a	eone else, list the o	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.	
Nam				On which entry in Part 1 or Part 2 did you list the original creditor?			
	01 S Second St Rm. 248 lumber Street			Line 4.6	of (Check	Part 1: Creditors with Priority Unsecured Claims	
Nur					one):	Part 2: Creditors with Nonpriority Unsecured Claims	
Spr	ringfield	Illinois	62756				
	inglicia	11111013	02100	Last 4 digits	of account numbe	er	

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Debtor 1 Swalyhia Williams Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add ti	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purposes
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	de. Total. Add lilles da tillough du.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$31,708.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$2,538.00	
	6i Total Add lines 6f through 6i	6i	\$34,246.00	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Swalyhia		Williams	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois (State)	
Case number				
(If known)				

Official	Form	106G
----------	------	------

#### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		DO	cument Pa	.ye 32 01 00		
Fill in this infe	ormation to identify your	case:				
Debtor 1	Swalyhia	Middle Nove	Williams			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
	riistivamo	Middle Name	Last Name			
United States	Bankruptcy Court for the	: Northern	District of Illinois (State)			
Case numbe	r		(Otato)			
						Check if this is an amended filing
Officia	Form 106H					
Schedu	le H: Your Co	debtors				12/15
,		you are filing a joint case, do	not list either spouse	as a codebtor.)		
Idaho, L		u lived in a community pro exico, Puerto Rico, Texas, W			roperty states and territo	ories include Arizona, California,
		ner spouse, or legal equiva	lent live with you at th	ne time?		
	Yes. In which commun	nity state or territory did you	ı live?	Fill in the na	ame and current address	s of that person.
	Name of your spouse	, former spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip	Code		
	•	ebtors. Do not include you person is a guarantor or c	•			-

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

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					J		
Fill in this informa	ation to identify	your case:					
	alyhia		William			_	
_	t Name	Middle Name	Last N	ame		Che	eck if this is:
Debtor 2 (Spouse, if filing) Firs	t Name	Middle Name	Last N	ame		- I □,	An amended filing
							A supplement showing post-petition chapter 1
United States Bank the:	cruptcy Court for	Northern	District of Illi	inois State)			expenses as of the following date:
Case number			(C	nate)			
(If known)						<u> </u>	MM / DD / YYYY
Official Fo	rm 106I						
Schedule I	: Your In	come					12/1
information abou spouse. If more s number (if known	t your spouse. I pace is needed	f you are separated and , attach a separate shed y question.	d your spous	se is n	ot filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
1. Fill in your em	olovment		Debtor 1				Debtor 2
information.	,						
If you have mor	e than one job,	Employment status					Employed
attach a separation abo			Not Er	nploye	d		Not Employed
employers.	at additional	Occupation					
Include part time self-employed w		Employer's name	Elmhurst Memorial Healthcare			care	-
	/ include student	Employer's address	200 Berteau Ave				
or homemaker,			Number Street			Number Street	
			Elmhurst City		Illinois State	60126 Zip Code	City State Zip Code
		How long employed				Zip code	Only State Zip Code
		there?					<del></del>
Part 2: Give D	etails About M	Ionthly Income					
Estimate month		he date you file this form	<b>1.</b> If vou have	nothin	a to repo	ort for any line. v	write \$0 in the space. Include your non-filing
	y income as of t	ine date you inc ting form					
spouse unless you		ne date you me ting form	,				
,	i are separated. -filing spouse have	e more than one employer,	-		ation for	all employers fo	or that person on the lines below. If you need
If you or your non-	i are separated. -filing spouse have	e more than one employer,	-			all employers fo	or that person on the lines below. If you need  For Debtor 2 or non-filing spouse
If you or your non- more space, attact	are separated.  filing spouse have the a separate shee gross wages, sala	e more than one employer,	combine the				For Debtor 2 or
If you or your non- more space, attact 2. <b>List monthly</b> deductions.) I be.	are separated.  filing spouse have the a separate shee gross wages, sala	e more than one employer, et to this form. ary, and commissions (befor a calculate what the monthly w	combine the	inform		Debtor 1	For Debtor 2 or

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Debtor 1 Swalyhia	Williams	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4	\$2,193.88		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$195.11		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$65.82		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$38.55		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	•	\$0.00 +		
6. <b>Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5h.	<del></del>	\$299.48		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$1,894.40		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenan divorce settlement, and property settlement.	ce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	- efits	<b>60.00</b>		
On Bonsion or retirement income	8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. + _	\$0.00 +		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	3g + 8h. 9. <u>-</u>	\$0.00		
10. <b>Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$1,894.40 +	=	\$1,894.40
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of yearing friends or relatives. Do not include any amounts already included in lines 2-10 or ar	our household, your d	ependents, your roomm		
Specify:	modific that are not av	ando to pay expenses i	11. ⊣	\$0.00
opcony.				φσ.σσ
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical			•	\$1,894.40
				Combined monthly income
13. Do you expect an increase or decrease within the year aft No.	er you file this form?			
Yes. Explain:				

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		Doco	intent Page 35 01 6	0		
Fill in this infor	mation to identify your o	case:				
Debtor 1	Swalyhia First Name	Middle Name	Williams Last Name			
Debtor 2		·····adio riairio		Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	3	
United States B	Bankruptcy Court for the:	Northern [	District of Illinois (State)	A supplement sho expenses as of th		-petition chapter 13 date:
Case number (If known)			(5.8.5)	MM / DD / YYYY		
Official	Form 106J					
Schedul	e J: Your Exp	enses				12/15
information. If (if known). Ans	more space is needed, wer every question.	attach another sheet to this	re filing together, both are equal form. On the top of any addition			
	cribe Your Househo	IQ				
1. Is this a joi	nt case?					
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in a s	eparate household?				
	No					
i i	→ Yes. Debtor 2 must fil  Output  The property of the pro	e Official Forms 106J-2. <i>Exper</i>	nses for Separate Household of Deb	tor 2.		
2 Do you hay		• •				
_						
Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dep with you	pendent live ?
	penses include	0				
than	—					
yourself an dependent		es				
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
	of a date after the bank		ou are using this form as a supp plemental Schedule J, check th			
		cash government assistance t on <i>Schedule I: Your Incom</i> e				Your expenses
	I or home ownership ex or the ground or lot. 4.	penses for your residence. In	nclude first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Swalyhia Williams Case number (if known) Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$250.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$450.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$95.00
10. Personal care products and services	10.	\$110.00
11. Medical and dental expenses	11.	\$125.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$385.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
<ul><li>15. Insurance.</li><li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li></ul>		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$199.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		** **
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	200	<b>¢0.00</b>
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
253. Tollicollinos o accordance de contactinham dacc	20e	\$0.00

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Debtor 1 Swalyhia	Williams	Case number (if known)	
First Name Middle Name	Last Name		
21.Other. Specify:		21	\$0.00
00. Oalandata mana manathlu amana			
22. Calculate your monthly expenses.			\$1,614.00
22a. Add lines 4 through 21.			\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2), if a	• *		\$1,614.00
22c. Add line 22a and 22b. The result is your monthly e	expenses.	22.	
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from	m Schedule I.	23a	\$1,894.40
23b. Copy your monthly expenses from line 22 above.		23b	\$1,614.00
23c. Subtract your monthly expenses from your monthl	ly income.		\$280.40
The result is your monthly net income.		230	-
For example, do you expect to finish paying for your camortgage payment to increase or decrease because of  No  Yes  Explain here:			

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Fill in this information to identify your case:						
Debtor 1	Swalyhia		Williams			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(State)			

## Official Form 106Dec

## Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Swalyhia Williams	<b>x</b>
	Signature of Debtor 1	Signature of Debtor 2
	Date 10/13/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Statement of Financial Affairs for Individuals Filing for Bankruptcy  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1: Dates Debtor 1 lived there  Dates Debtor 2: there there  Same as Debtor 1  Number Street  From  To  Oity State Zip Code	Fill in this info	ormation to identify your o	case:					
Debtor 1:   Pirst Name	Debtor 1							
Check if this   Case number   Case number	Debtor 2	First Name	Middle Na	me Last Nam	e			
Case number ((State))  Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   No   Yes. List all of the places you lived anywhere other than where you live now?   No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1:		First Name	Middle Na	me Last Nam	е			
Case number	United States	Bankruptcy Court for the:	Northern					
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 13  Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?    Married   Not married   Not married   Not married   Pebtor 1:   Dates Debtor 1 lived there   Debtor 2:   Dates Debtor 2 lived there   Dates Debtor 1   Same as Debtor 3   Same as Debtor 4   Same as Debtor 5   Same as Debtor 6   Same as Debtor 7   To   To   To   To   To   To   To				(Stati	=)			
Statement of Financial Affairs for Individuals Filing for Bankruptcy  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married  Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  Post 1: Dates Debtor 1 lived there  Dates Debtor 1: Dates Debtor 1 lived there  Dates Debtor 1: Same as Debtor 1  Number Street  From  To  Number Street  From  Number Street	` '							Check if this is a
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:   Give Details About Your Marital Status and Where You Lived Before	Official	Form 107						amended filing
information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  1. What is your current marital status?  Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 lived there  Dates Debtor 2:  To  Number Street  From Number Street  From To  To  To  To  To	Stateme	ent of Financia	al Affairs fo	r Individuals	Filing fo	r Bankru	ptcy	04/1
1. What is your current marital status?  Married Not married  2. During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1:  Dates Debtor 1 lived there  Dates Debtor 1 lived there  Same as Debtor 1 Same as Debtor 1 To  Number Street  From To  Number Street  From Same as Debtor 1 Number Street  From Number Street	information.	If more space is neede	ed, attach a separ					
Married   Not married     Not married     Not married     No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.	Part 1: Giv	ve Details About Your	Marital Status a	nd Where You Lived	Before			
Not married	1. What i	s your current marital st	atus?					
2. During the last 3 years, have you lived anywhere other than where you live now?    No	ΠМ	arried						
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1:	✓ No	ot married						
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1:	2. During	the last 3 years, have yo	ou lived anywhere o	other than where you liv	ve now?			
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1:	IJ No	0						
Number Street    Number Street		es. List all of the places yo	ou lived in the last 3	years. Do not include v	vhere you live	now.		
Number Street    Number Street								
Number Street From Number Street From To  City State Zip Code City State Zip Code  Same as Debtor 1 Same as Debtor 1  Number Street From Number Street From To	De	ebtor 1:			Debtor 2:			Dates Debtor 2 lived there
Number Street  From					Same a	s Debtor 1		Same as Debtor 1
To						o Debior 1		Came as Boston 1
City State Zip Code  City State Zip Code  Same as Debtor 1  Number Street  From  To  To	N	umber Street		From	Number Str	eet		From
Number Street From Number Street From To	_			То				To
Number Street From Number Street From To	Ci	tv State	Zin Code		City	State	Zin Code	
Number Street         From		ty Glate	Zip Gode		•		Zip Gode	Same as Debtor 1
To To To					ш			ш
	Ni	umber Street		From	Number Str	eet		From
City State Zip Code City State Zip Code	_			То	-			To
	Ci	tv State	Zip Code		City	State	Zip Code	
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states							•	
	<b>✓</b> No							
✓ No	Yes	. Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

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Case number (if known)

Williams

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$18878.82 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Swalyhia

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Williams Debtor 1 Swalyhia \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Swalyhia			Wil	liams	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi com age	ders include your porations of whic	relatives; a h you are a for a busin	any general partners an officer, director, p ness you operate as	; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Tatal and a cont	A	Descent fauthir resument
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne t benefited an insi		Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Swalyhia Williams Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Swalyhia	Williams	Case number (if known)	
	First Name Middle Name	e Last Name		
11.	Within 90 days before you filed for bankrupt accounts or refuse to make a payment beca		ank or financial institution, set off any am	ounts from your
	✓ No  Yes. Fill in the details.			
	_	Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street	,		
		Last 4 digits of account r	number: XXXX-	
	City State Zip Cod	de .		
12.	Within 1 year before you filed for bankruptcy appointed receiver, a custodian, or another		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No			
	Yes			
Part	List Certain Gifts and Contributions	3		
13.	Within 2 years before you filed for bankrupt	ccy, did you give any gifts with a to	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$6 per person	00 Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Cod	le		
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Cod	de		
	Person's relationship to you			

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ebtor 1	Swalyhia	Williams Case nu	ımber (if known)	
	First Name Middle Name	Last Name		
1 14/24	hin 2 years before you filed for bankruptcy, did	d vou give any gifte or contributions with a	otal value of mare than \$500	to any charity?
4. Wit		d you give any gitts or contributions with a t	otal value of more than \$600	to any charity?
✓	No			
	Yes. Fill in the details for each gift or contribut	tion.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	_		
		_		
	Number Street	_		
	Number Street			
	City State Zip Code	-		
rt 6:	List Certain Losses			
	No Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance coverage for the Include the amount that insurance has particular to the Include the amount that insurance has particular to the Include th		Value of property
	now the loss occurred	pending insurance claims on line 33 of <i>S</i> A/B: Property.		1051
	List Certain Payments or Transfers			
	ude any attorneys, bankruptcy petition preparers, o		,	
✓	Yes. Fill in the details.			
		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Semrad Law Firm	Attorney's Fee - 350.00	10/10/2017	\$350.00
	Person Who Was Paid		10/10/2017	<del>4000.00</del>
	20 S. Clark Street	_		
	Number Street			
	28th Floor	_		
	Chicago Illinois 60603			
	City State Zip Code	_		
	Email or website address	-		
	Person Who Made the Payment, if Not You	-		
	. 2.25. The made the raymont, it not rou			
	Person Who Was Paid	-		
	Number Street	-		
		-		
	City State Zip Code	-		
	Oity State Zip Code			
		_		
	Email or website address	-		

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Debtor	r 1 Swalyhia	Williams	Case number (if known)	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, on the poor deal with your creditors or to make poor not include any payment or transfer that you list	ayments to your creditors?	behalf pay or transfer any property to anyo	one who promised to
	No Yes. Fill in the details.			
		Description and value of any transferred	property  Date Ai payment or transfer was made	mount of payment
	Person Who Was Paid			
	Number Street			
	City State Zip Code			
<b>ti</b> Ir	Within 2 years before you filed for bankruptcy, he ordinary course of your business or financi nclude both outright transfers and transfers made and transfers that you have already listed on this s  No Yes. Fill in the details.	al affairs? as security (such as the granting of a se		
		Description and value of propertransferred	perty Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer			
	Number Street			
	City State Zip Code Person's relationship to you			
b	Mithin 10 years before you filed for bankruptcy peneficiary? These are often called asset-protection devices.)  No	y, did you transfer any property to a s	elf-settled trust or similar device of which y	you are a
Ī	Yes. Fill in the details.	Description and value of the	e property transferred	Date transfer was
	Name of trust			made

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Williams Debtor 1 Swalyhia Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Williams Debtor 1 Swalyhia Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Swalyhia			Williams	Ca	ase number (ii	f known)	
		First Name	IV.	liddle Name	Last Name				
26.	Hav		y in any judicia	al or administra	ative proceeding un	nder any environme	ental law? In	nclude settlements and	orders.
		No Yes. Fill in the det	ails.						
				1	Court or agency		Nature	of the case	Status of the case
		Case title			Court Name		-		Pending
		Case number			NumberStreet		-		On appeal
		Case Humber				7'- 0-1-	_		Concluded
		O: D-4-! - AI			City State				
Pari	<b>811</b> 3	Give Details At	DOUT YOUR BU	isiness or Co	nnections to Any	Business			
27.	with	A sole propri	etor or self-em a limited liabil a partnership rector, or man at least 5% of above applies.	aployed in a tra ity company (L aging executiv the voting or e Go to Part 12.	ide, profession, or of LC) or limited liability e of a corporation quity securities of a	other activity, either y partnership (LLP corporation	full-time or p	connections to any busing part-time	ness?
						nature of the busir	ness	Employer Identification	
		Business Name  Number Street			_ _			EIN: Dates business existe	ed
		City	State	Zip Code	Name of acco	untant or bookkee	eper	From To _	
					Describe the	nature of the busir	ness	Employer Identification	
		Business Name			_			EIN:	
		Number Street			Name of acco	untant or bookkee	eper	Dates business existe	ed
		City	State	Zip Code	_			FromTo _	
					Describe the	nature of the busir	ness	Employer Identification	
		Business Name			_			EIN:	
		Number Street			Name of acco	ountant or bookkee	eper	Dates business existe	ed
		City	State	Zip Code	_			FromTo _	

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Deb	otor 1 Swalyhia		Williams	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before creditors, or other pa		ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in the de	etails below		
			Data lassed	
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		<u> </u>	
	City	State Zip Code	<del>_</del>	
		State Zip Code		
Par	t 12: Sign Below			
1	true and correct. I und a bankruptcy case car	derstand that making a false st n result in fines up to \$250,000	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/ Swalyhia Williams Iture of Debtor 1		Signature of Debtor 2
	Oigira	adio of Bostor 1		
	Date	10/13/2017		Date
ı	Did you attach additio	nal pages to Your Statement o	f Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
ı	Did you pay or agree t	o pay someone who is not an a	ttorney to help you fill out b	ankruptcy forms?
	<b>✓</b> No			
i	Yes. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		Nortne	rn District of Illinois		
re_	Swalyhia Williams			Case No.	
	Debtor			0	(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPENS	SATION OF AT	TORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the fili	ng of the petition in bankr	uptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	cept			\$4,000.00
	Prior to the filing of this statement I h	nave received			\$350.00
	Balance Due				\$3,650.00
2	. The source of the compensation paid	I to me was:			
	<b>✓</b> Debtor	Othe	r (specify)		
3	. The source of the compensation paid	I to me is:			
	<b>✓</b> Debtor	Othe	r (specify)		
4	I have not agreed to share the ab members and associates of my la		npensation with any other	person unless the	ey are
	I have agreed to share the above members or associates of my law the people sharing in the compe	firm. A copy of th	e agreement, together wit		
5	. In return for the above-disclosed fee, a. Analysis of the debtor's finan bankruptcy;	_	-	-	• •
	b. Preparation and filing of any	oetition, schedules	s, statements of affairs and	d plan which may b	pe required;
	c. Representation of the debtor	at the meeting of o	creditors and confirmation	hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proce	edings and other conteste	ed bankruptcy mat	ters;
6	. By agreement with the debtor(s), the	above-disclosed fe	ee does not include the fol	lowing services:	
		C	CERTIFICATION		
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any	agreement or arrangemer	nt for payment to r	ne for representation of the
	10/13/2017		/s/ Cl	nad Mizelle	
	Date		Signatu	re of Attorney	
			Semra	ad Law Firm	
			Name	e of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Williams, Swalyhia	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIF	ICATION OF CREDITOR MAT	ΓRIX		
T knowledg		ify that the attached list of creditors is tr	rue and correct to the best of their		
Date:	10/13/2017	/s/ Williams, Swa Williams, Swalyh Signature of Del	nia		

SALLIE MAE PO Box 9500 Attn: Claims Processing Wilkes Barre, PA, 18773

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

WITTENBERG UNIVERSITY 200 W WARD ST SPRINGFIELD, OH, 45504

TEK COLLECT PO Box 1269 Columbus, OH, 43216

MCYDSNB 3911 S Walton Walker Blvd Dallas, TX, 75265

City of Chicago Department of Revenue 121 North LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

JPM CHASE P.O. BOX 7013 INDIANAPOLIS, IN, 46207

IL Tollway PO Box 5544 Chicago, IL, 60608

Secretary of State - Accounting Revenue 501 S Second St Rm. 248 Springfield, IL, 62756

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In

### **UNITED STATES BANKRUPTCY COURT**

### Northern District of Illinois

Swalyhia Williams		Case No.	
Debtor	4444946.44	***************************************	(If known)
		Chapter	Chapter 13
DISCLOSURE OF COMI	PENSATION OF A	TORNEY	OR DEBTOR
<ol> <li>Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr compensation paid to me within one year befo rendered or to be rendered on behalf of the det</li> </ol>	re the filing of the petition in ba	nkruptcy, or agreed to	be paid to me for services
For legal services, I have agreed to accept			\$4,000.00
Prior to the filing of this statement I have receive	/ed		\$350.00
Balance Due			\$3,650.00
2. The source of the compensation paid to me wa	· ·S:	•	*
Debtor [	Other (specify)		
3. The source of the compensation paid to me is:			
✓ Debtor	Other (specify)		
4. I have not agreed to share the above-discle members and associates of my law firm.	osed compensation with any oth	ner person unless they	/ are
I have agreed to share the above-disclosed members or associates of my law firm. A country the people sharing in the compensation, is	opy of the agreement, together	son or persons who ar with a list of the name:	re not s of
<ol> <li>In return for the above-disclosed fee, I have agr</li> <li>a. Analysis of the debtor's financial situati bankruptcy;</li> </ol>			
b. Preparation and filing of any petition, so	chedules, statements of affairs a	and plan which may be	e required;
c. Representation of the debtor at the mee	ting of creditors and confirmati	on hearing, and any ac	djourned hearings thereof;
d. Representation of the debtor in adversa	ry proceedings and other conte	sted bankruptcy matte	ers;
6. By agreement with the debtor(s), the above-dis-	closed fee does not include the	following services:	
•	CERTIFICATION	**************************************	
I certify that the foregoing is a complete statement of the this bankruptcy proceedings.	nt of any agreement or arrangen	nent for payment to me	e for representation of the
10/10/2017	/s/	Chad Mizelle	
Date	Sign	ature of Altorney	TOTAL THE STATE OF
	Sec	nrad Law Film	
To the	Na	me of law firm	



## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stav.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000,00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/10/2017	
Signed:		
/s/ Swaly	yhia Williams	
41	able Williams	/s/ Chad Mizelle
Debtor(s)	)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Swatyhia First Nama	Middle Name	Williams	Case number (if known)	
2 Gas Answer These Qu	estions for Reporting Purpose			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or i No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you	Il primarily for a persona  r business debts? Busin  investment or through the	l, family, or household ness debts are debts t he operation of the bu	d purpose." hat you incurred to obtain isiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Charles Yes. I am filing under Chapte expenses are paid that if No. Yes.		fter any exempt proper istribute to unsecured c	ty is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,00	E.,	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	S0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,000	-\$50 million 🛮 💆	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Pari 72. Sign Below	\$ \$0.\$50,000 \$ \$50,001.\$100,000 \$ \$100,001.\$500,000 \$ \$500,001.\$1 million	S1,000,001-\$ S10,000,001-\$ S50,000,001-\$ S100,000,001-\$	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	of title 11, United States Code. under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance will understand making a false state.	napter 7, I am aware that I understand the relief a d I did not pay or agree the and read the notice the the chapter of title 11 tement, concealing propase can result in fines ut 1519, and 3571.	I may proceed, if eligivallable under each cloop of the pay someone who is required by 11 U.S.C., United States Code perty, or obtaining mo	ible, under Chapter 7, 11,12, or 13 hapter, and I choose to proceed is not an attorney to help me fill . § 342(b).  , specified in this petition.  ney or property by fraud in prisonment for up to 20 years, or

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Declaration About an Individual Debtor's Schedules  12/1  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.   Port 1 Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Patition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  **X /s/ Swalyhla Williams**  Signature of Debtor 1  **Signature of Debtor 1							
Debtor 1 Swayhia Williams First Name Middle Name Last Nome Debtor 2 Spoons 4 Worgt First Name Middle Name Last Nome United States Bankruptcy Court for the: Northern District of Illinois (State)  Case number United States Bankruptcy Court for the: Northern District of Illinois (State)  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/1  If two married people are filling together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. §\$ 152, 1341, 1519, and 3571.  Part 1 Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Attach Bankruptcy Polition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  **X* /sr/ Swalyhia Williams Signature of Debtor 2  Signature of Debtor 1	Fil	in link infer	issaileisile leiasilis yessi e	asa.			
First Name Middle Name Last Name Debtor 2 Stocker, Marrie First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois Case number (il known)  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/1  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. §§ 152, 1341, 1519, and 3871.  For the Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  Signature of Debtor 1	Chet	otor t	Swalithia		William		
Species if filting   First Name   Middle Name   Last Name   United States Bankruptcy Court for the:   Northam   District of   Illinois   (State)	1000	3(0) 1		Middle Name			
United States Bankruptcy Court for the: Northam District of Illinois (State)  Case number (Is hower)  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/1  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. §8 152, 1341, 1519, and 3571.  Part Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Attach Bankruptcy Pelition Preparer's Notice. Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s Swalyhia Williams  Signature of Debtor 1							
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Case number (thrown)  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/1  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. §§ 152, 1341, 1519, and 3571.  Part Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  **X Swallyhia Williams**  Signature of Debtor 1  Signature of Debtor 2	Uni	ited States E	Bankruptcy Court for the:	Northern	District of Illinois		
Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/1  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining meney or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. § 152, 1341, 1519, and 3571.  Pure Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Swalyhla Williams  Signature of Debtor 1	Cas	se number			(State)	-	
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You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Partsti Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  Signature of Debtor 1  Signature of Debtor 2	De	clarat	ion About an	Individual Debt	or's Schedul	es	. 12/1
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Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  **  /s/ Swalyhia Williams  Signature of Debtor 1  Signature of Debtor 2	mon U.S.	ey or prope C. §§ 152,	erty by fraud in connect 1341, 1519, and 3571.	ion with a bankruptcy cas	e can result in fines up	o to S250,000, or imprisonmen	it for up to 20 years, or both. 18
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Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.   /s/ Swalyhia Williams Signature of Debtor 1  Signature of Debtor 2	1	Evant.					
* /s/ Swalyhia Williams Signature of Debtor 1		Yes.	Name of person				claration, and
* /s/ Swalyhia Williams Signature of Debtor 1					-	•	
* /s/ Swalyhia Williams Signature of Debtor 1							
* /s/ Swalyhia Williams Signature of Debtor 1							
Signature of Debtor 2	عبة	that they	are true and correct.		10	led with this declaration and	
	A Pro-	7 00 00000	The state of the s	<del>ablico oo</del> n	NYLVVP <b>X</b> Siona	ture of Debtor 2	
MM/DD/YYYY					Date		

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Debtor	1 Swaiyhia Firel Name	Market Assessment	Williams	Case number (if known)	
	FROI WEIGH	Middle Name	Last Name		solithin medium a the medium and the majorithe medium and the medium and the medium and the medium and the first section and the f
	ithin 2 years before you filed t editors, or other parties.	for bankruptcy, did y	ou give a financial state:	nent to anyone about your business? Inc	dude all financial institutions,
V	No				
Euros Service	Yes. Fill in the details below	:.			
4400			Date issued		
	Name		MM/DD/YYYY	100444	
	Number Street	***************************************			
	Manson Odder				
	City State	Zip Code	···-		
2516 16	Sign Below				•
true a ba	and correct. I understand the inkruptcy case can result in f	ines up to \$250,000,	itement, concealing proj or imprisonment for up t	perty, or obtaining money or property by o 20 years, or both. 18 U.S.C. §§ 152, 13	fraud in connection with 41, 1519, and 3571.
	Signature of Debt	or 1	Control of the Contro	Signature of Debtor 2	, <del>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</del>
	Date 10/10/2017			Date	
Did	you attach additional pages t	o Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Fo	rm 107)?
Annual Land	No Yes				
Did	you pay or agree to pay some	one who is not an at	torney to help you fill ou	t bankruptcy forms?	
V	No				
a constant	Yes. Name of person			Attach the Bankruptcy Petition Pi Declaration, and Signature (Offici	

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## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Williams, Swalyhia	Case No.	
***************************************	Debtor(s)	N/Q3/-1907	
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MAT	TRIX
The knowledge.	•	ify that the attached list of creditors is to	rue and correct to the best of their
Date:	10/10/2017	/s/ Williams, Sw. Williams, Swalyf Signature of De	

# Case 17-30807 Doc 1 Filed 10/13/17 Entered 10/13/17 17:07:39 Desc Main Document Page 68 of 68

Debt		Swalyhia		Williams	Case number (it known)	
	F	irst Name	Middle Name	Last Name	Third the state of	
16.	Calc	ulate the median f	amily income that applies to y	ou. Follow these s	steps:	
	16a.	Fill in the state in w	hich you live.	Illinois		
	16b.	Fill in the number o	f people in your household.	1	novicina.	
	16c.		mily income for your state and si			\$50,765.00
		household using the link speci	fied in the separate instructions for	To r this form. This li	find a list of applicable median income amounts, go online st may also be available at the bankruptcy clerk's office.	
17.		do the lines comp			The state of the s	
	17a.	Line 15b is less under 11 U.S.C	s than or equal to line 16c. On the C. <i>§ 1325(b)(3)</i> . <b>Go to Part 3.</b> Do	e top of page 1 of NOT fill out <i>Calc</i>	this form, check box 1, Disposable income is not determined ulation of Disposable Income (Official Form 122C-2).	
	17b.	U.S.C. § 1325	re than line 16c. On the top of part (b)(3). Go to Part 3 and fill out (ar current monthly income from line	Calculation of Di	check box 2, <i>Disposable income is determined under 11</i> sposable Income (Official Form 122C-2). On line 39 of that	
Pen	es C	Calculate Your C	ommitment Period Under	11 U.S.C. §132	5(b)(4)	
18.	Сору	y your total average	e monthly income from line 11.			\$2,300.18
19.	Dedu comr	uct the marital adju mitment period unde	ustment if it applies. If you are a er 11 U.S.C. § 1325(b)(4) allows y	narried, your spot	use is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustr	ment does not apply, fill in 0 on li	ne 19a.		-\$0.00
		Subtract line 19a				\$2,300.18
20.	Calc	ulate your current	monthly income for the year.	ollow these steps	;	
	20a.	Copy line 19b.				\$2,300.18
		Multiply by 12 (the	number of months in a year).			x 12
	20b.	The result is your or	urrent monthly income for the year	r for this part of th	e form.	\$27,602.16
	20c.	Copy the median fa	mily income for your state and si	e of household fr	om line 16c.	\$50,765.00
21.	How	do the lines comp	are?			
		Line 20b is tess than commitment period i	line 20c. Unless otherwise order is 3 years. Go to Part 4.	ed by the court, or	n the top of page 1 of this form, check box 3. The	
		Line 20b is more tha 4, <i>The commitment</i>	in or equal to line 20c. Unless off <i>period is 5 years</i> . Go to Part 4.	erwise ordered by	the court, on the top of page 1 of this form, check box	
Pair	s S	ign Below				
CONSTRUCTOR A		Pusigning has I de		Also in far and all and		
	₽	oy signing nere, i de	Clare dinder penalty of perjory that	the information o	n this statement and in any attachments is true and correct.	
		🗶 /s/ Swalyhia \	Williams Listilia	Li War	×	
		Signature of Deb	tor i		Signature of Debtor 2	
		Date 10/10/20 MM/DD/Y			Date MM/DD/YYYY	
	{ f		do NOT fill out or file Form 122C- fill out Form 122C-2 and file it wi		ne 39 of that form, copy your current monthly income from line	: 14

5w